

SHIBA

ANSWERS

CONSUMER TO CONSUMER

STATEWIDE
HEALTH
INSURANCE
BENEFITS
ADVISORS

Insurance is a confusing subject, one that we sometimes postpone thinking about. Often, we don't know where to turn for answers.

Yet when it comes to health insurance, we definitely need to know exactly what we are—and aren't—getting for our money.

It's not always easy to decide how much insurance is enough—or too much. And national surveys show that older Americans have been key targets for fraud merchants.

◀ **WHAT'S THE ANSWER?**

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LOCALLY BY:

Statewide Health Insurance Benefits Advisors
Office of the Insurance Commissioner
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Olympia, WA 98504-0256



POSTAGE
REQUIRED

Questions

about health insurance

Will managed care work for me?

What insurance covers what Medicare doesn't?

What does "long-term care" insurance cover?

Where can I get prompt answers at my convenience?

Get answers from
Statewide Health Insurance Benefits Advisors



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INSURANCE COMMISSIONER DEBORAH SENN



INSURANCE COMMISSIONER
DEBORAH SENN sponsors SHIBA.

AN INSURANCE INFORMATION RESOURCE FOR CONSUMERS

In Washington State, the answer is SHIBA: a nonprofit, volunteer-based service developed precisely to give YOU answers. Statewide Health Insurance

Benefits Advisors are volunteers who are trained and supervised to provide YOU with the education, information about options, and referrals you need to make smart, cost-effective, low-risk choices about health insurance.

PROBLEM-SOLVING & PLANNING

SHIBA trains volunteers to counsel consumers on a range of senior health insurance options, issues and concerns. Advisors can:

- detect policy overlap, gaps, or fraud;
- advocate for consumer rights;
- educate about Medicare and Medsups,

long-term care, employer-related benefits, managed care/HMOs, health care reform, disability issues and more.

FREE, IMPARTIAL, CONFIDENTIAL

SHIBA's counseling, advocacy and education services are free. It's 100 percent impartial—no SHIBA advisor has any affiliation with any insurance company or product. And all interactions are kept completely confidential.

SHIBA is also accessible. There's a SHIBA unit in nearly every county in Washington State. All of them offer one-on-one support—individual counseling by appointment with a caring “peer expert.”



PEOPLE YOU CAN COUNT ON

SHIBA volunteer advisors:

- receive 20+ hours of basic training, consistent updates, and supervision by Commissioner Senn's staff
- are supported by sponsoring organizations that coordinate each “unit” locally
- are equipped with complete, accurate, up-to-date information on the health insurance issues that concern you.

“DO I NEED SHIBA?”

SHIBA's mission is to assist, educate, and advocate so that you can make informed decisions. SHIBA can help you:

- understand the basics of employer plans, Medicare, long-term care, and other health insurance
- evaluate your current policy or compare policies side by side
- plan for retirement
- process medical billings, claims, appeals
- learn your rights and options as a health insurance consumer

A RANGE OF EDUCATIONAL TOOLS

SHIBA educates and assists through:

- individual counseling
- community education/public speaking
- informational publications, videos, broadcasts and other materials
- referrals, when appropriate

Call 1-800-
397-4422

for the number of the SHIBA unit nearest you.

Finally—it's that easy.